Benefits Overview 2026-27

Benefit	Administrator	Description	Eligibility	Employee Contribution
Medical & Pharmacy	Networks available to use: Alliance Network: 1-800-223-4139 • Provider look up First Health Network 1-800-226-5116 • Provider look up	In-network: Deductibles: (Hudson Physicians clinics no cost for most services) Individual- $1,000 Family- $2,000 Out-of-network Deductibles: Individual- $1,500 Family- $3,000 Emergency room Copay: $300 each visit Pharmacy (In-network) 3rd Gen Rx Copays: $15- Generic $35- Formulary $55- Non-Formulary $150- Specialty $100-Weight Loss Drugs (Hudson Physicians only)	Certified must be .53 FTE or greater. All other employee types must work 30 or more hours/week. Coverage starts on the employee's 1st day of employment.	**Alliance & First Health Networks:** Employee pays 15% of premium (1.0 FTE or 2080 hours)* Individual = $175.50/month Family = $398.40/month *Employees working less than 1.0 FTE or 2080 hours will have contribution prorated. Plan year runs from July 1 to June 30th.
Dental	Delta Dental of WI Member Services 800.236.3712 deltadental.com Delta Dental Mobile App	20% co-pay for most services 100% preventive care Plan year max- $2,000 per person Deductible- $25/individual $75/family Orthodontic care- lifetime max of $1,500	Teachers must be .53 FTE or greater. All other employee types must work 30 or more hours/week. Coverage starts on the employee's 1st day of employment.	No cost to employees working full-time or a 1.0 FTE.* *Employees working less than 1.0 FTE or 2080 hours will have contribution prorated. Plan year runs from July 1 to June 30th.

Vison	EyeMed EyeMed	Single/$7.50 per month Employee + Spouse/$14.25 per month Employee + Child(ren)/$15.00 per month Employee + Family/ $22.05 per month	Coverage starts on the employee's 1st day of employment.	100% paid by employee
Long Term Disability	Madison Life Insurance Co. 800.356.9601	90% of current pay 60 day elimination period	Coverage starts on the employee's 1st day of employment.	No cost to the employee.
Short Term Disability	Madison Life Insurance Co. 800.356.9601	There are nine levels of coverage. You can apply for up to 66% of your gross wages.	Must apply for benefit.	100% paid by the employee.
Life Insurance	Employee Trust Fund (ETF) 877.533.5020 etf.wi.gov	Group life insurance offered.	Eligible the first of the month following 30 days of employment. A basic plan is offered for all permanent employees working 880 hours or more per year.	Can purchase additional coverage; cost is based on age and salary. Employees pay for their own premium.
Wisconsin Retirement System (WRS)	Employee Trust Fund (ETF) 877.533.5020 etf.wi.gov	A retirement benefit is available to vested WRS employees after you terminate employment and have reached age 55. Retirement benefits are based on both employee and employer contributions.	Vest after 5 years of creditable service. Separation benefits before 5 years or age of 55 will result in employee contribution only.	2026 employee contribution is 7.2% of wages every payroll. **PLUS** Hudson School District will contribute 7.2% of wages every payroll in 2026.
Section 125 (cafeteria plan or called Flex Plan)	Employee Benefit Corporation (EBC) 800.346.2126 Ebcflex.com	Permits employees to reduce their salary to cover up to $3,400 for eligible health and dental care. Dependent care up to $7,500 as set by the IRS.	All employees who work 30 or more hours per week. Coverage starts on the 1st day of the month following the employee's date of employment.	Based on the amount of employee deferral elected. Administrative fee paid by Hudson School District.
403(b)	TSA Consulting Group, Inc. (TSACG) TSA Consulting Group, Inc	TSA Consulting Group, Inc. is Hudson School District's 3rd party administrator. See the website for full details.	Based on employees preferences.	Based on the amount of employee deferral. No Hudson School District match.
457	Wisconsin Deferred Compensation Program (WDC) wdc457.org	See the website for full details.	Based on employees preferences.	Based on the amount of employee deferral. No Hudson School District match.
Employee Assistance Program	FamilyMeans 800.327.3203 or 651.439.4840	Provides up to 3 confidential counseling sessions for work-related and personal concerns, mental health, consumer credit, caregiver support. One free legal consultation related to personal issues.	Upon hire.	No cost to the employee.

Please note, this is only a summary of benefits. Certain restrictions do apply based on benefit plan documents. Actual plan documents govern payment of claims. Benefits are subject to change.